

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21234

Subject	Zip Code Tabulation Area : 21234			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	56,247	+/- 1110	100.0%	+/- (X)
In labor force	38,762	+/- 955	68.9%	+/- 1.1
Civilian labor force	38,687	+/- 955	68.8%	+/- 1.1
Employed	35,921	+/- 927	63.9%	+/- 1.1
Unemployed	2,766	+/- 347	4.9%	+/- 0.6
Armed Forces	75	+/- 50	0.1%	+/- 0.1
Not in labor force	17,485	+/- 727	31.1%	+/- 1.1
Civilian labor force	38,687	+/- 955	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	7.1%	+/- 0.9
Females 16 years and over				
In labor force	30,365	+/- 680	(X)	+/- (X)
Civilian labor force	19,736	+/- 680	65%	+/- 1.5
Employed	19,699	+/- 677	64.9%	+/- 1.5
Unemployed	18,453	+/- 684	60.8%	+/- 1.6
Own children under 6 years	5,125	+/- 520	(X)	+/- (X)
All parents in family in labor force	3,718	+/- 399	72.5%	+/- 4.2
Own children 6 to 17 years	9,284	+/- 849	(X)	+/- (X)
All parents in family in labor force	7,561	+/- 748	81.4%	+/- 3.9
COMMUTING TO WORK				
Workers 16 years and over	35,385	+/- 961	100.0%	+/- (X)
Car, truck, or van -- drove alone	28,113	+/- 972	79.4%	+/- 2
Car, truck, or van -- carpooled	3,790	+/- 535	10.7%	+/- 1.5
Public transportation (excluding taxicab)	1,383	+/- 322	3.9%	+/- 0.9
Walked	994	+/- 283	2.8%	+/- 0.8
Other means	349	+/- 132	1%	+/- 0.4
Worked at home	756	+/- 216	2.1%	+/- 0.6
Mean travel time to work (minutes)	28.4	+/- 0.9	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	35,921	+/- 927	100.0%	+/- (X)
Management, business, science, and arts occupations	14,137	+/- 711	39.4%	+/- 2
Service occupations	6,671	+/- 587	18.6%	+/- 1.5
Sales and office occupations	9,199	+/- 574	25.6%	+/- 1.4
Natural resources, construction, and maintenance occupations	2,933	+/- 346	8.2%	+/- 1
Production, transportation, and material moving occupations	2,981	+/- 375	8.3%	+/- 1
INDUSTRY				
Civilian employed population 16 years and over	35,921	+/- 927	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	30	+/- 24	0.1%	+/- 0.1
Construction	2,378	+/- 303	6.6%	+/- 0.8
Manufacturing	2,320	+/- 323	6.5%	+/- 0.9
Wholesale trade	697	+/- 173	1.9%	+/- 0.5
Retail trade	3,446	+/- 450	9.6%	+/- 1.2
Transportation and warehousing, and utilities	1,640	+/- 276	4.6%	+/- 0.7
Information	728	+/- 177	2%	+/- 0.5
Finance and insurance, and real estate and rental and leasing	2,762	+/- 340	7.7%	+/- 0.9
Professional, scientific, and management, and administrative and waste	3,547	+/- 361	9.9%	+/- 1
Educational services, and health care and social assistance	10,648	+/- 720	29.6%	+/- 2.1
Arts, entertainment, and recreation, and accommodation and food services	2,664	+/- 497	7.4%	+/- 1.4
Other services, except public administration	2,037	+/- 283	5.7%	+/- 0.8
Public administration	3,024	+/- 376	8.4%	+/- 1

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CLASS OF WORKER				
Civilian employed population 16 years and over	35,921	+/- 927	100.0%	+/- (X)
Private wage and salary workers	27,431	+/- 966	76.4%	+/- 1.7
Government workers	6,884	+/- 539	19.2%	+/- 1.5
Self-employed in own not incorporated business workers	1,545	+/- 327	4.3%	+/- 0.9
Unpaid family workers	61	+/- 45	0.2%	+/- 0.1
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	28,689	+/- 466	100.0%	+/- (X)
Less than \$10,000	1,671	+/- 336	5.8%	+/- 1.2
\$10,000 to \$14,999	1,073	+/- 219	3.7%	+/- 0.8
\$15,000 to \$24,999	2,308	+/- 316	8%	+/- 1.1
\$25,000 to \$34,999	2,795	+/- 270	9.7%	+/- 0.9
\$35,000 to \$49,999	4,423	+/- 438	15.4%	+/- 1.5
\$50,000 to \$74,999	5,903	+/- 471	20.6%	+/- 1.6
\$75,000 to \$99,999	4,054	+/- 415	14.1%	+/- 1.4
\$100,000 to \$149,999	4,253	+/- 361	14.8%	+/- 1.3
\$150,000 to \$199,999	1,545	+/- 224	5.4%	+/- 0.8
\$200,000 or more	664	+/- 162	2.3%	+/- 0.6
Median household income (dollars)	\$58,332	+/- 1889	(X)%	+/- (X)
Mean household income (dollars)	\$70,286	+/- 1891	(X)%	+/- (X)
With earnings	22,181	+/- 532	77.3%	+/- 1.4
Mean earnings (dollars)	\$73,395	+/- 2135	(X)%	+/- (X)
With Social Security	8,557	+/- 386	29.8%	+/- 1.3
Mean Social Security income (dollars)	\$17,266	+/- 636	(X)%	+/- (X)
With retirement income	6,108	+/- 350	21.3%	+/- 1.2
Mean retirement income (dollars)	\$23,762	+/- 3286	(X)%	+/- (X)
With Supplemental Security Income	960	+/- 198	3.3%	+/- 0.7
Mean Supplemental Security Income (dollars)	\$9,618	+/- 1288	(X)%	+/- (X)
With cash public assistance income	656	+/- 153	2.3%	+/- 0.5
Mean cash public assistance income (dollars)	\$3,881	+/- 896	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	2,715	+/- 347	9.5%	+/- 1.2
Families	17,742	+/- 575	100.0%	+/- (X)
Less than \$10,000	654	+/- 184	3.7%	+/- 1
\$10,000 to \$14,999	272	+/- 109	1.5%	+/- 0.6
\$15,000 to \$24,999	794	+/- 189	4.5%	+/- 1.1
\$25,000 to \$34,999	1,508	+/- 268	8.5%	+/- 1.5
\$35,000 to \$49,999	2,516	+/- 338	14.2%	+/- 1.8
\$50,000 to \$74,999	3,725	+/- 402	21%	+/- 2
\$75,000 to \$99,999	3,002	+/- 325	16.9%	+/- 1.7
\$100,000 to \$149,999	3,429	+/- 329	19.3%	+/- 1.9
\$150,000 to \$199,999	1,310	+/- 206	7.4%	+/- 1.2
\$200,000 or more	532	+/- 145	3%	+/- 0.8
Median family income (dollars)	\$71,123	+/- 2469	(X)%	+/- (X)
Mean family income (dollars)	\$82,172	+/- 2586	(X)%	+/- (X)
Per capita income (dollars)	\$29,853	+/- 886	(X)%	+/- (X)
Nonfamily households	10,947	+/- 574	(X)	+/- (X)
Median nonfamily income (dollars)	\$38,697	+/- 2600	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$47,385	+/- 2674	(X)%	+/- (X)
Median earnings for workers (dollars)	\$37,649	+/- 1528	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$50,690	+/- 1568	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$43,565	+/- 1333	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	69,381	+/- 1556	69381%	+/- (X)
With health insurance coverage	62,377	+/- 1429	89.9%	+/- 1.1
With private health insurance	52,343	+/- 1452	75.4%	+/- 1.7
With public coverage	19,992	+/- 974	28.8%	+/- 1.3
No health insurance coverage	7,004	+/- 806	10.1%	+/- 1.1
Civilian noninstitutionalized population under 18 years	15,241	+/- 964	15241%	+/- (X)
No health insurance coverage	652	+/- 226	4.3%	+/- 1.4
Civilian noninstitutionalized population 18 to 64 years	43,297	+/- 1020	43297%	+/- (X)
In labor force:	36,403	+/- 899	36403%	+/- (X)
Employed:	33,878	+/- 872	33878%	+/- (X)
With health insurance coverage	30,255	+/- 928	89.3%	+/- 1.5
With private health insurance	29,170	+/- 961	86.1%	+/- 1.7
With public coverage	1,740	+/- 266	5.1%	+/- 0.8
No health insurance coverage	3,623	+/- 514	10.7%	+/- 1.5
Unemployed:	2,525	+/- 350	2525%	+/- (X)
With health insurance coverage	1,321	+/- 245	52.3%	+/- 7.7
With private health insurance	748	+/- 172	29.6%	+/- 6.8
With public coverage	595	+/- 206	23.6%	+/- 7.2
No health insurance coverage	1,204	+/- 272	47.7%	+/- 7.7
Not in labor force:	6,894	+/- 500	6894%	+/- (X)
With health insurance coverage	5,441	+/- 400	78.9%	+/- 3.7
With private health insurance	4,019	+/- 365	58.3%	+/- 4.3
With public coverage	2,047	+/- 288	29.7%	+/- 3.7
No health insurance coverage	1,453	+/- 302	21.1%	+/- 3.7
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	7%	+/- 1.5
With related children under 18 years	(X)	+/- (X)	12.4%	+/- 2.8
With related children under 5 years only	(X)	+/- (X)	14%	+/- 6
Married couple families	(X)	+/- (X)	2.3%	+/- 0.8
With related children under 18 years	(X)	+/- (X)	4.4%	+/- 1.9
With related children under 5 years only	(X)	+/- (X)	7.4%	+/- 4.6
Families with female householder, no husband present	(X)	+/- (X)	19.4%	+/- 4.5
With related children under 18 years	(X)	+/- (X)	25.5%	+/- 6.6
With related children under 5 years only	(X)	+/- (X)	26.9%	+/- 14.9
All people	(X)	+/- (X)	9.5%	+/- 1.4
Under 18 years	(X)	+/- (X)	14.4%	+/- 3.5
Related children under 18 years	(X)	+/- (X)	13.7%	+/- 3.4
Related children under 5 years	(X)	+/- (X)	16.2%	+/- 4.9
Related children 5 to 17 years	(X)	+/- (X)	12.6%	+/- 3.6
18 years and over	(X)	+/- (X)	8.2%	+/- 1
18 to 64 years	(X)	+/- (X)	8.3%	+/- 1.1
65 years and over	(X)	+/- (X)	7.6%	+/- 1.8
People in families	(X)	+/- (X)	7.5%	+/- 1.6
Unrelated individuals 15 years and over	(X)	+/- (X)	17%	+/- 2.3

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.